PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/085,820 : Confirmation No. 2390

Applicant : David KNOX et al. Filed : February 26, 2002

TC/A.U. : 3693

Examiner : Sara M. Chandler Docket No. : 640-A01-004

Customer No. : 23334

For : CREDIT EXTENSION PROCESS USING A PREPAID CARD

AMENDMENT AND ELECTION

Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Sir:

This is in response to the Notice of Non-Compliant Amendment under 37 CFR 1.121 dated November 4, 2009, which responded to the Applicant's bona fide attempt to reply to an Office Action dated August 17, 2009. This amendment with the following remarks is a substitute and a replacement for the Applicant's Response and Amendment filed on September 16, 2009. Please enter and consider the following amendment and remarks as follows:

CERTIFICATE OF TRANSMISSION

In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date December 1, 2009

By: Jon Gibbons Signature: /Jon Gibbons/

(Applicant, Assignee, or Representative)